

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BOBBI J. FARMERY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-70489 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/29/2016 and confirmed on 10/31/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,168.97
Less Refunds to Debtor	9,763.88	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>88,405.09</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,279.00	
Trustee Fee	4,307.38	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,586.38</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - INDENTURE TRUSTEE Acct: 2871	45,798.99	45,798.99	0.00	45,798.99
	US BANK NA - INDENTURE TRUSTEE Acct: 2871	32,803.05	32,803.05	0.00	32,803.05
					<b>78,602.04</b>

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	BOBBI J. FARMERY Acct:	0.00	0.00	0.00	0.00
	BOBBI J. FARMERY Acct:	759.24	759.24	0.00	0.00
	BOBBI J. FARMERY Acct:	9,004.64	9,004.64	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,279.00	3,279.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	AFNI Acct: 1114	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION Acct: 0719	5,711.32	2,129.64	0.00	2,129.64
	NELNET Acct: 0224	0.00	0.00	0.00	0.00
	HSBC BANK++ Acct: 9800	0.00	0.00	0.00	0.00
	MIDLAND CREDIT MANAGEMENT INC Acct: 1214	0.00	0.00	0.00	0.00
	MIDLAND FUNDING Acct: 8696	0.00	0.00	0.00	0.00
	PA COLLECTION SERVICE++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4119				
	PDL RECOVERY SERVICES	0.00	0.00	0.00	0.00
	Acct: 4076				
	USCB CORP++	0.00	0.00	0.00	0.00
	Acct: 8713				
	AMERICAN INFOSOURCE LP AGENT FOR	233.40	87.03	0.00	87.03
	Acct: 0944				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct: 2013				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	METRIS COMPANIES++	0.00	0.00	0.00	0.00
	Acct: 9197				
	USCB CORP++	0.00	0.00	0.00	0.00
	Acct: 1214				
					<hr/> 2,216.67

TOTAL PAID TO CREDITORS

80,818.71

TOTAL CLAIMED

PRIORITY 0.00

SECURED 78,602.04

UNSECURED 5,944.72

Date: 06/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
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SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

BOBBI J. FARMERY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-70489 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Bobbi J. Farmery  
Debtor

Case No. 16-70489-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jun 29, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db	+ Bobbi J. Farmery, 112 Hemlock Lake Road, Rossiter, PA 15772-6601
14252312	+ KML Law Group, P.C., c/o Salvatore Filippello, Esquire, Suite 500-BNY Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
14252316	+ PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14252317	+ PDL Recovery Services, 7804 Fairview Road, Suite 285, Charlotte, NC 28226-4998

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14252308	+ Email/Text: EBNProcessing@afni.com	Jun 29 2022 23:47:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14288230	Email/PDF: ebn_ais@aisinfo.com	Jun 29 2022 23:59:14	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14252310	+ Email/Text: electronicbkydocs@nelnet.net	Jun 29 2022 23:47:00	Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
14252311	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 29 2022 23:47:00	Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14252309	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 29 2022 23:59:12	Chase, Po Box 24696, Columbus, OH 43224
14252313	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 29 2022 23:47:00	Metris Companies, Inc., 10900 Wayzata Blvd., Hopkins, MN 55305-5602
14252314	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2022 23:47:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14252315	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2022 23:47:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14745370	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 29 2022 23:47:00	Select Portfolio Servicing, Inc., as servicing agent for U.S. Bank, National Association, et al., Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250
14260470	+ Email/Text: electronicbkydocs@nelnet.net	Jun 29 2022 23:47:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
14252318	Email/Text: bankruptcy@usbccorporation.com	Jun 29 2022 23:47:00	Usbc Corporation, 101 Harrison St, Archbald, PA 18403
14252319	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 29 2022 23:47:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 12

## BYPASSED RECIPIENTS

District/off: 0315-7

User: auto

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Date Rcvd: Jun 29, 2022

Form ID: pdf900

Total Noticed: 16

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		U.S. Bank National Association, as Indenture Trust
cr		U.S. Bank, National Association et al. c/o Select
cr		U.S. Bank, National Association, as Indenture Trus

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Indenture Trustee, successor in interest to Bank of America, National Association, as Indenture Trustee, successor by merger to LaSalle Bank National Association, as bnicholas@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association, as Indenture Trustee for the AFC Mortgage Loan Asset Backed Notes, Series 2000-3 c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Joshua I. Goldman	on behalf of Creditor U.S. Bank National Association as Indenture Trustee, successor in interest to Bank of America, National Association, as Indenture Trustee, successor by merger to LaSalle Bank National Association, as jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Bobbi J. Farmery thedebterasers@aol.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7